

Form 132 – 13sum

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
402 East State Street  
Trenton, NJ 08608

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Case No.: 21-12051-MBK  
Chapter: 13  
Judge: Michael B. Kaplan

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Ephraim Checkanow  
44 Genesee Place  
Lakewood, NJ 08701

Devorah Checkanow  
44 Genesee Place  
Lakewood, NJ 08701

Social Security No.:

xxx-xx-3212

xxx-xx-3358

Employer's Tax I.D. No.:

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**NOTICE OF HEARING ON CONFIRMATION OF PLAN**

Date: 6/23/21

Time: 10:00 AM

Location: Courtroom 8, Clarkson S. Fisher, U.S. Courthouse, 402 E. State St., Trenton, NJ 08608-1507

An objection to confirmation of the plan, including any motions referenced therein to avoid judicial liens under 11 USC section 522(f) and/or to avoid liens and reclassify claims in whole or in part, shall be filed and served seven days before confirmation. Filing a motion for relief from the automatic stay will not be considered an objection to the confirmation.

**If, at the confirmation hearing, it is determined that the debtor's plan is not confirmable, the case may be dismissed or converted.**

A copy of the Plan will follow this notice.

Dated: May 24, 2021

JAN: wir

Jeanne Naughton  
Clerk, U. S. Bankruptcy Court

In re:  
Ephraim Checkanow  
Devorah Checkanow  
Debtors

Case No. 21-12051-MBK  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-3  
Date Rcvd: May 24, 2021

User: admin  
Form ID: 132

Page 1 of 3  
Total Noticed: 50

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 26, 2021:**

Recip ID	Recipient Name and Address
db/jdb	+ Ephraim Checkanow, Devorah Checkanow, 44 Genesee Place, Lakewood, NJ 08701-1124
519137471	American Express, PO Box 981537, El Paso, TX 79998-1537
519167843	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
519137472	++ BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238 address filed with court:, Bank of America, PO Box 982238, El Paso, TX 79998-2238
519148478	+ Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
519137473	+ Bank of New York Mellon, 240 Greenwich St, New York, NY 10007-2470
519137474	Binyamin Weissler, 100 Pawnee Rd, Lakewood, NJ 08701-1159
519137476	Chani Davidowitz, 818 Morris Ave, Lakewood, NJ 08701-5550
519137478	College Access Network, 111 Washington Ave S Ste 1400, Minneapolis, MN 55401-6800
519194608	+ College Assist, PO BOX 16358, ST. PAUL, MN 55116-0358
519137483	Harold Herskovitz, 310 3rd St, Lakewood, NJ 08701-3221
519150859	+ JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
519137484	Joseph Leifer, 39 Broadway, New York, NY 10006-3003
519137486	# KML Law Group, Sentry Office Plaza, 216 Haddon Ave Ste 406, Westmont, NJ 08108-2812
519137491	Pinny Trencher, 10 Mohawk Pl, Lakewood, NJ 08701-1140
519137492	Shimon Golombeck, 402 8th St, Lakewood, NJ 08701-2670
519137493	Sholom Pekier, 11 Mohawk Pl, Lakewood, NJ 08701-1141
519149865	+ TD Bank, N.A., PO BOX 1931, Burlingame, CA 94011-1931
519137495	Target bank, PO Box 1470, Minneapolis, MN 55440-1470
519169918	The Bank of New York Mellon, c/o Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City UT 84165-0250
519137497	Tzodek Katz, 5 Kedma Dr, Lakewood, NJ 08701-3599
519166911	U.S. Bank NA dba Elan Financial Services, Bankruptcy Department, PO Box 108, Saint Louis MO 63166-0108
519137499	Yakov Kaplan, 27 Genesee Pl, Lakewood, NJ 08701-1125
519137500	Yechiel Haas, 10 Hillside Blvd, Lakewood, NJ 08701-2969

TOTAL: 24

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	May 24 2021 20:47:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	May 24 2021 20:47:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
519137475	Email/Text: bankruptcy@cavps.com	May 24 2021 20:48:00	Cavalry Portfolio Services, 500 Summit Dr Ste 400, Valhalla, NY 10595
519139794	+ Email/Text: bankruptcy@cavps.com	May 24 2021 20:48:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321

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519137477	Email/PDF: Citi.BNC.Correspondence@citi.com	May 24 2021 21:09:32	Citicards, PO Box 6241, Sioux Falls, SD 57117-6241
519137479	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	May 24 2021 20:47:00	Comenity Bank, PO Box 182789, Columbus, OH 43218-2789
519137480	Email/Text: mrdiscen@discover.com	May 24 2021 20:46:00	Discover Financial, PO Box 15316, Wilmington, DE 19850-5316
519137481	+ Email/Text: RPSBankruptcyBNCNotification@usbank.com	May 24 2021 20:47:00	Elanco Financial Services, PO Box 108, Saint Louis, MO 63166-0108
519137482	Email/Text: bknotice@ercbpo.com	May 24 2021 20:48:00	Enhanced Recovery, PO Box 57547, Jacksonville, FL 32241-7547
519137485	Email/PDF: ais.chase.ebn@americaninfosource.com	May 24 2021 21:10:02	JPMCB, PO Box 15369, Wilmington, DE 19850-5369
519211907	+ Email/Text: PBNCNotifications@peritussservices.com	May 24 2021 20:46:00	Kohl's, Peritus Portfolio Services II, LLC, PO BOX 141509, IRVING, TX 75014-1509
519137487	Email/Text: PBNCNotifications@peritussservices.com	May 24 2021 20:46:00	Kohls, PO Box 3115, Milwaukee, WI 53201-3115
519142426	Email/PDF: resurgentbknotifications@resurgent.com	May 24 2021 21:09:35	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
519151143	Email/PDF: MerrickBKNotifications@Resurgent.com	May 24 2021 21:09:58	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
519137488	Email/PDF: MerrickBKNotifications@Resurgent.com	May 24 2021 21:09:58	Merrick Bank, PO Box 9201, Old Bethpage, NY 11804-9001
519137489	Email/Text: bankruptcydpt@mcmcg.com	May 24 2021 20:47:00	Midland Funding LLC, 320 E Big Beaver Rd Ste 300, Troy, MI 48083-1271
519146037	+ Email/Text: bankruptcydpt@mcmcg.com	May 24 2021 20:47:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
519137490	+ Email/Text: bnc@nordstrom.com	May 24 2021 20:46:37	Nordstrom, 13531 E Caley Ave, Englewood, CO 80111-6505
519219346	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	May 24 2021 21:10:42	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
519208019	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	May 24 2021 21:09:31	Portfolio Recovery Associates, LLC, c/o LOWES, POB 41067, Norfolk, VA 23541
519144344	Email/Text: bnc-quantum@quantum3group.com	May 24 2021 20:47:00	Quantum3 Group LLC as agent for, MOMA Trust LLC, PO Box 788, Kirkland, WA 98083-0788
519137494	Email/PDF: gecsed@recoverycorp.com	May 24 2021 21:09:24	Synchrony Bank, PO Box 965007, Orlando, FL 32896-5007
519199928	+ Email/PDF: gecsed@recoverycorp.com	May 24 2021 21:09:24	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
519139481	+ Email/PDF: gecsed@recoverycorp.com	May 24 2021 21:10:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
519137496	Email/Text: bankruptcy@td.com	May 24 2021 20:47:00	TD Bank, 32 Chestnut St, Lewiston, ME 04240-7744
519137498	Email/Text: RPSBankruptcyBNCNotification@usbank.com	May 24 2021 20:47:00	US Bank, PO Box 108, Saint Louis, MO 63166-0108

TOTAL: 26

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

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Recip ID	Bypass Reason	Name and Address
519167844	*	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 26, 2021

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 24, 2021 at the address(es) listed below:

Name	Email Address
Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo	docs@russotrustee.com
Denise E. Carlon	on behalf of Creditor THE BANK OF NEW YORK MELLON dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Moshe Rothenberg	on behalf of Joint Debtor Devorah Checkanow moshe@mosherothenberg.com alyson@mosherothenberg.com;ajohn880@gmail.com
Moshe Rothenberg	on behalf of Debtor Ephraim Checkanow moshe@mosherothenberg.com alyson@mosherothenberg.com;ajohn880@gmail.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6